

1 of 8

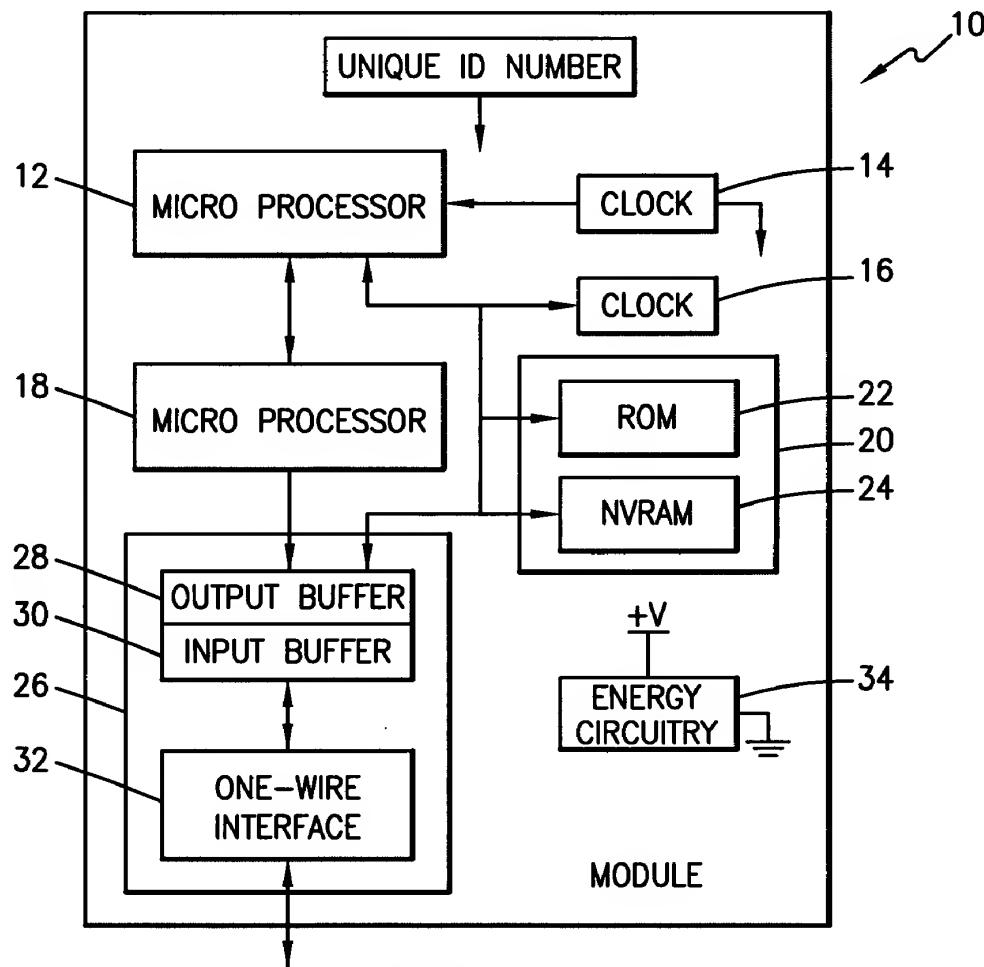


FIG. 1

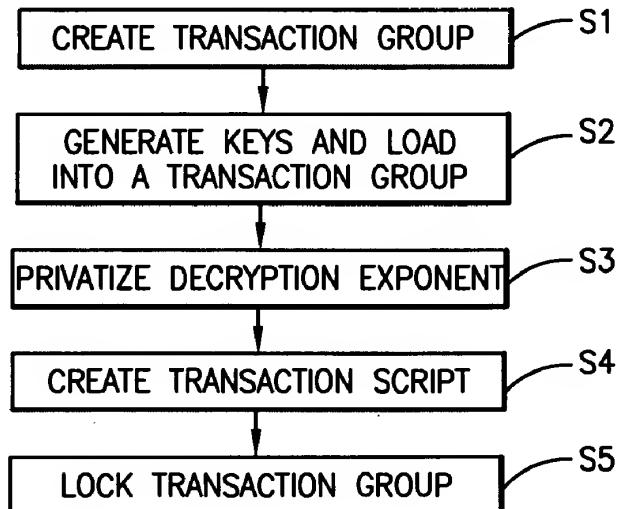


FIG. 2

APPROVED BY	O.G. FIG.	
	CLASS	SUBCLASS
DRAFTSMAN		

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FIG. 3

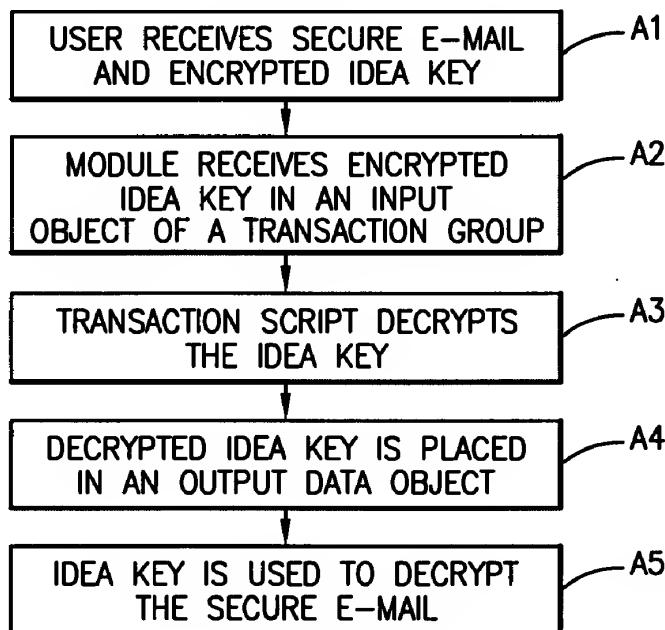
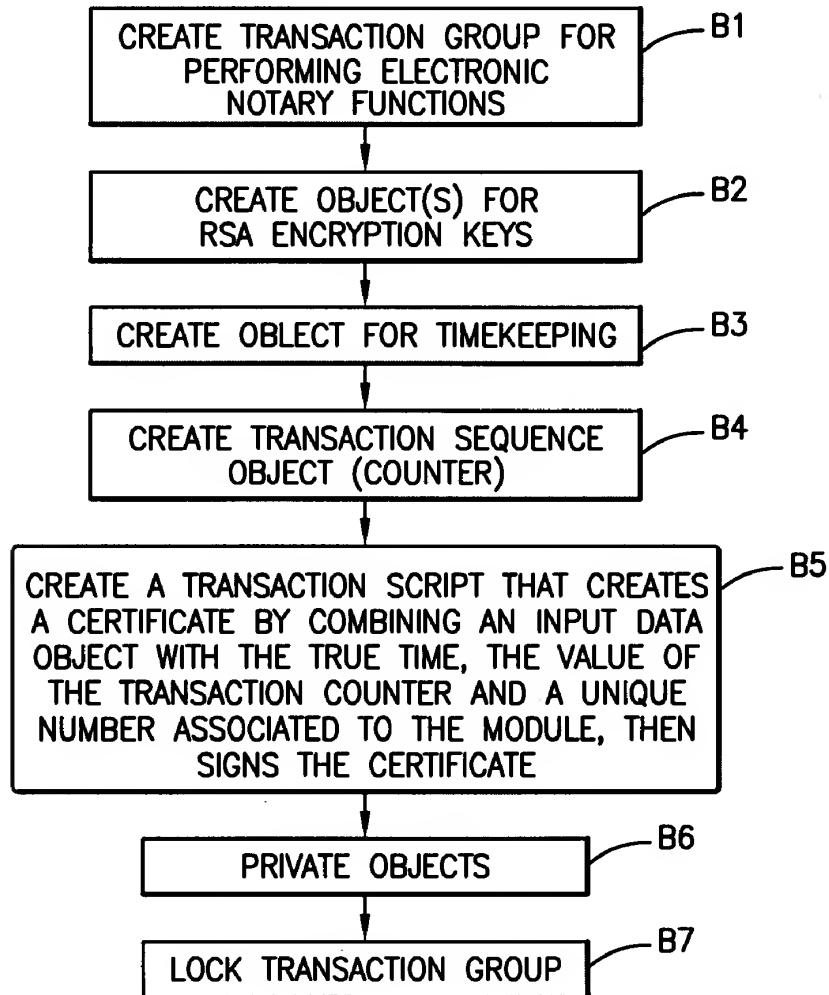


FIG. 4



APPROVED BY DRAFTSMAN	O.G. FIG. CLASS	SUBCLASS
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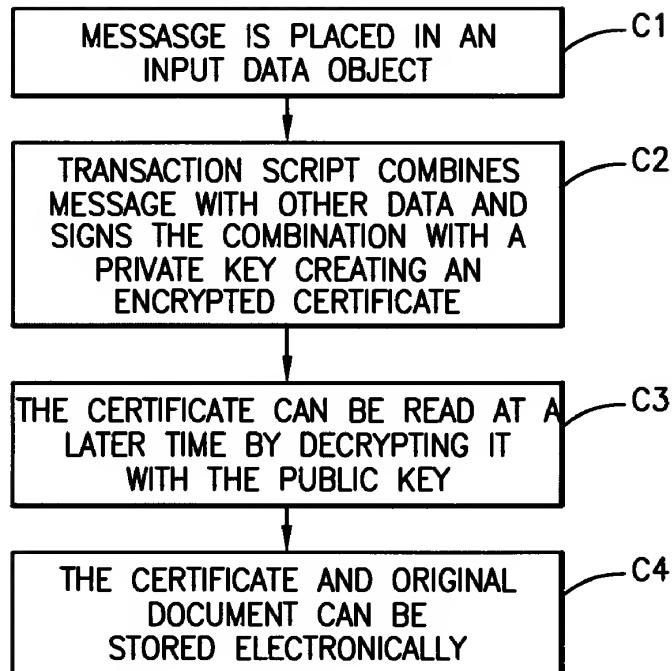


FIG. 5

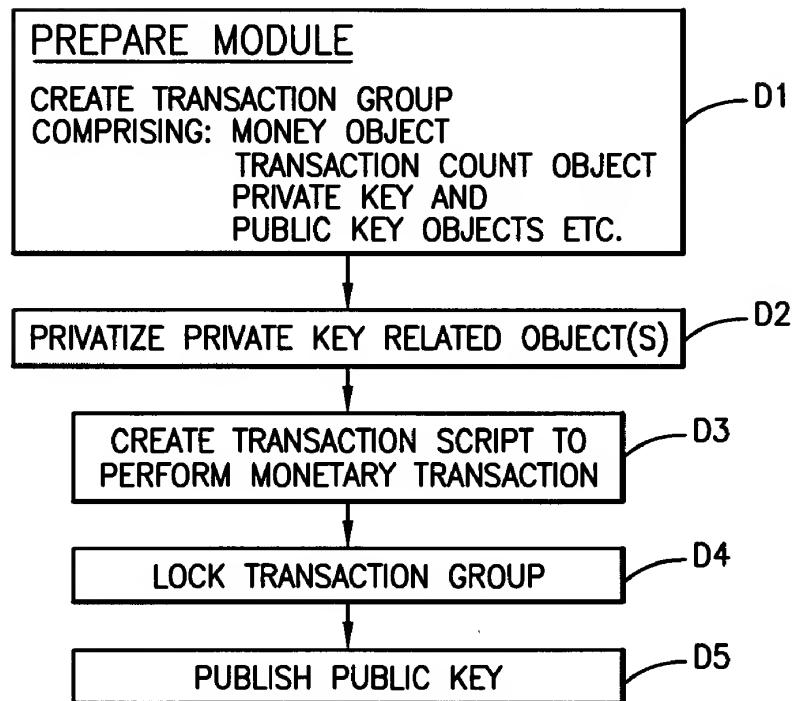


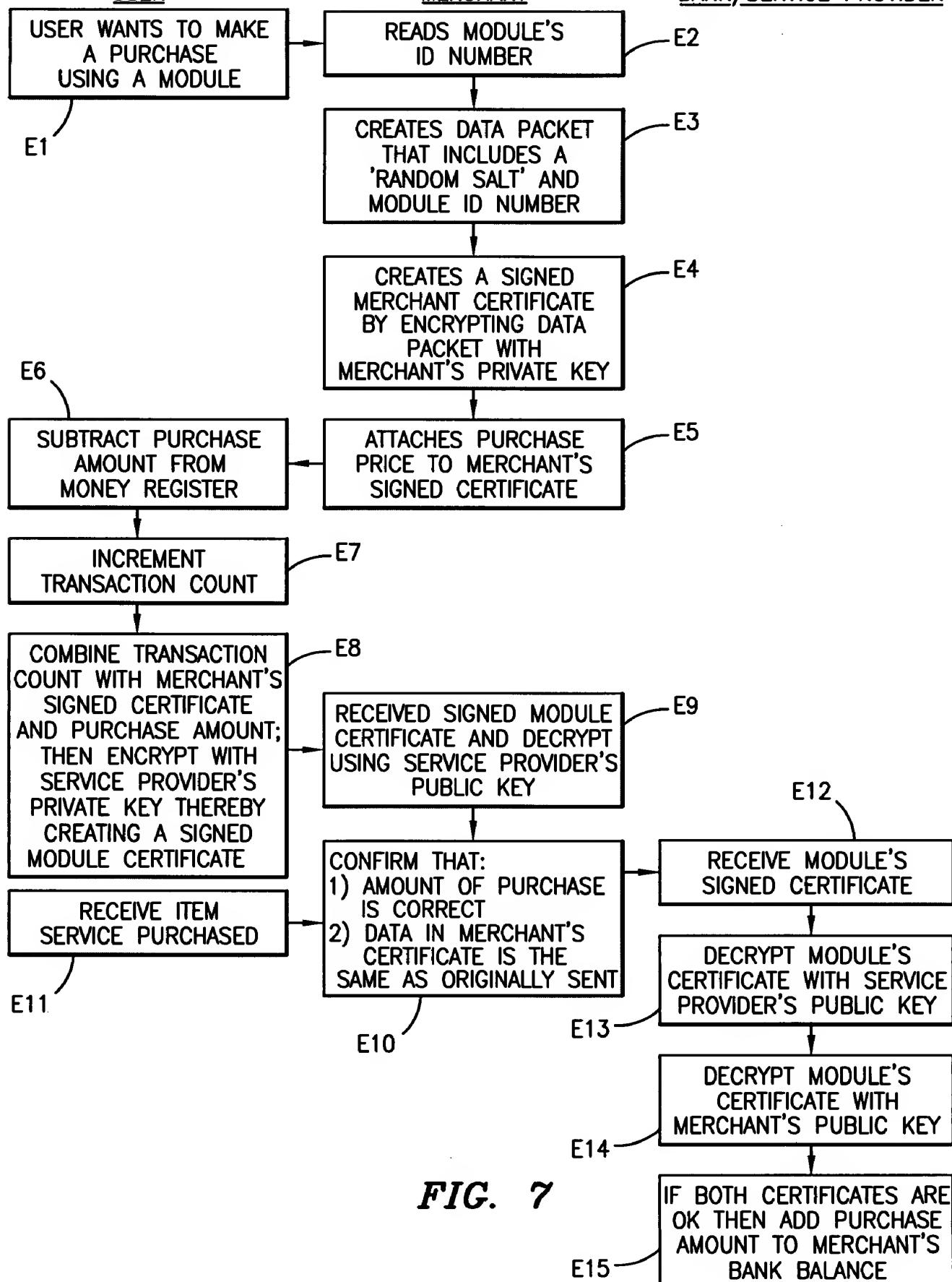
FIG. 6

APPROVED BY	O.G. FIG.	
	CLASS	SUBCLASS
DRAFTSMAN		

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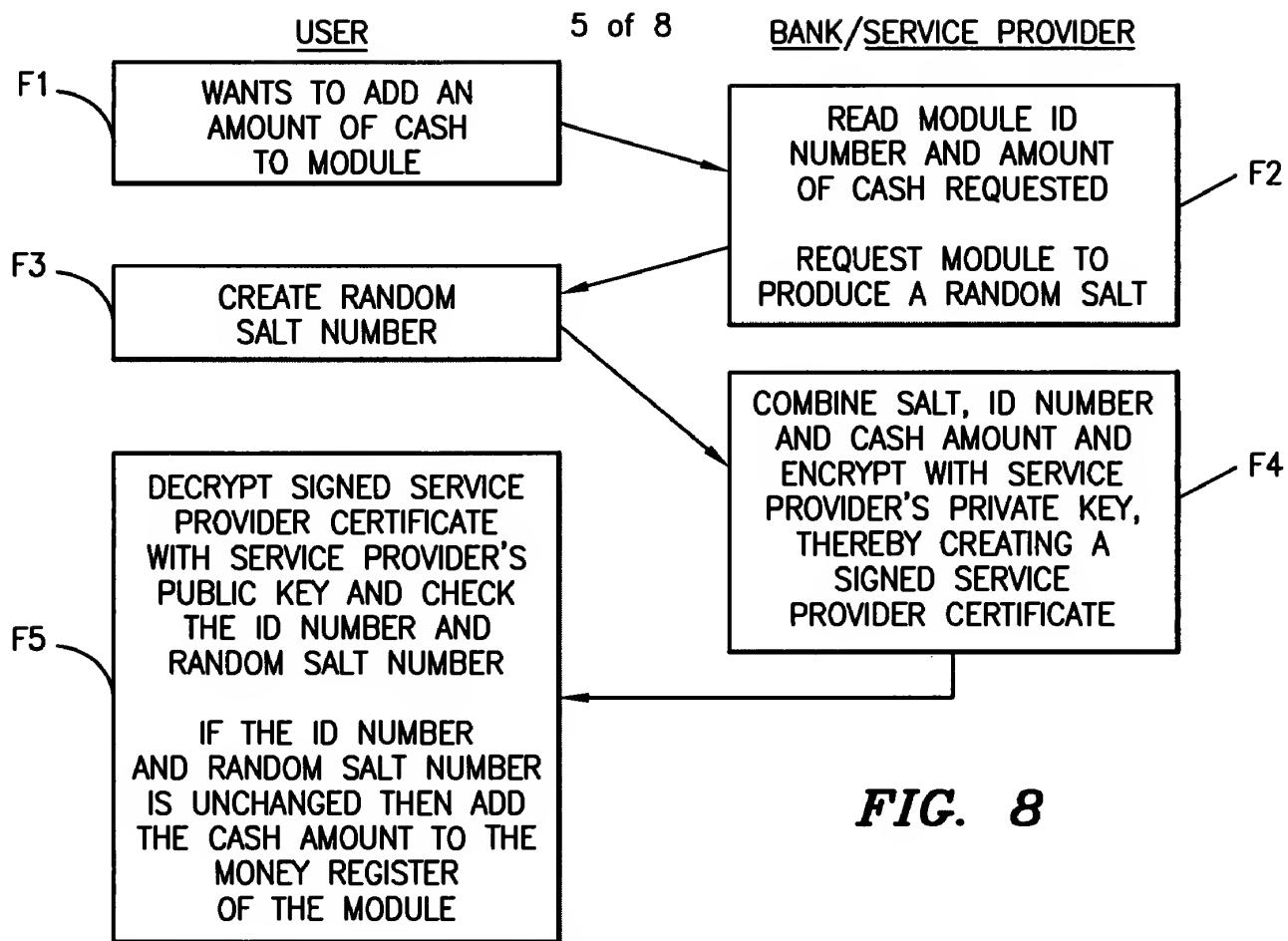
MERCHANT

BANK/SERVICE PROVIDER

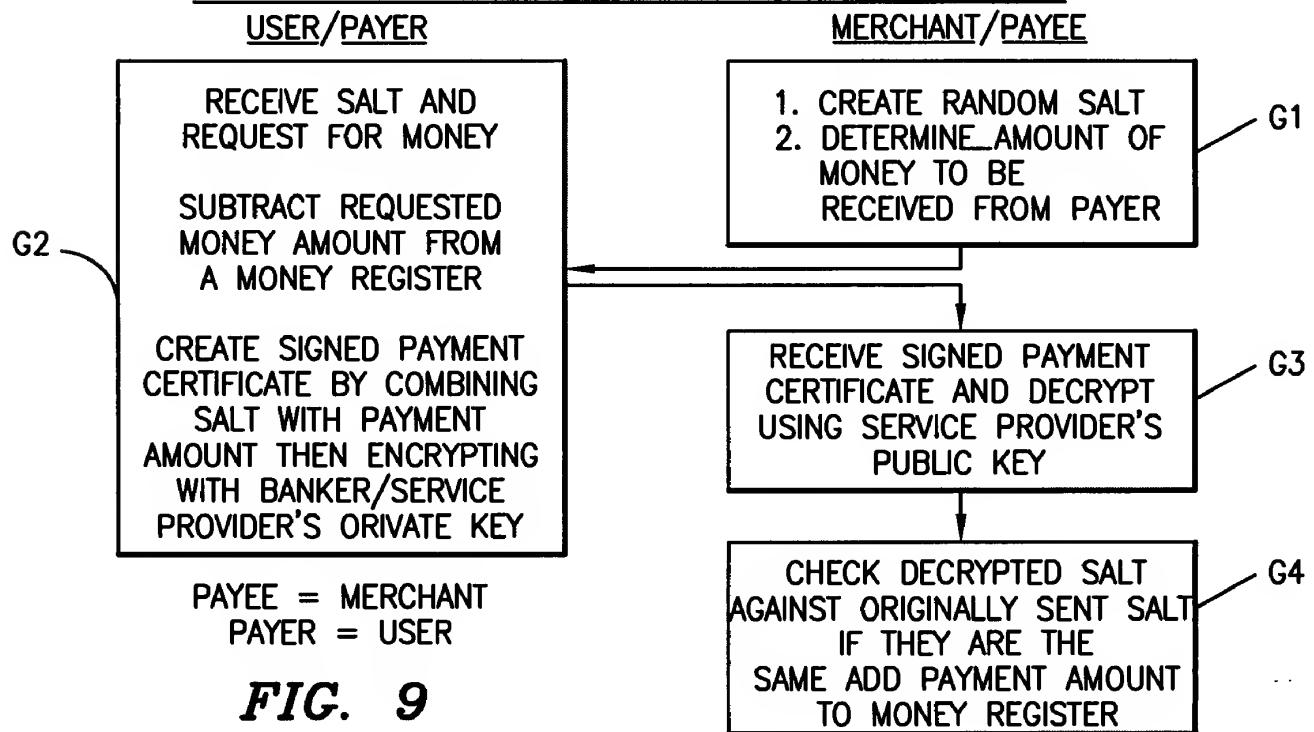


APPROVED BY DRAFTSMAN	O.G. FIG. CLASS	SUBCLASS
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EXAMPLE OF
TRANSFER FROM USER'S MODULE TO MERCHANT'S MODULE



APPROVED BY DRAFTSMAN	O.G. FIG.
	CLASS SUBCLASS

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TRANSACTION OVER A NETWORK WITH A MODULE

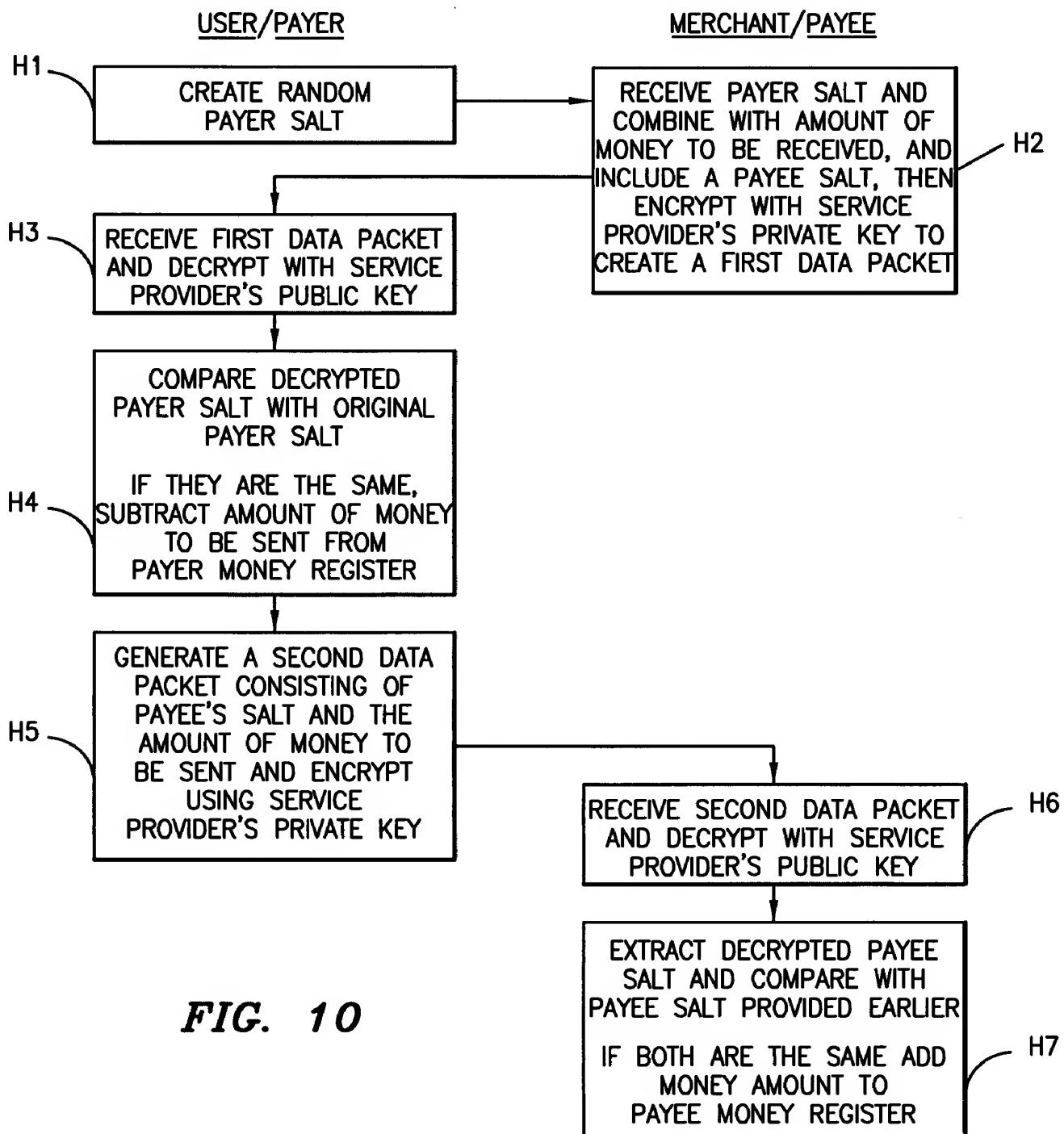
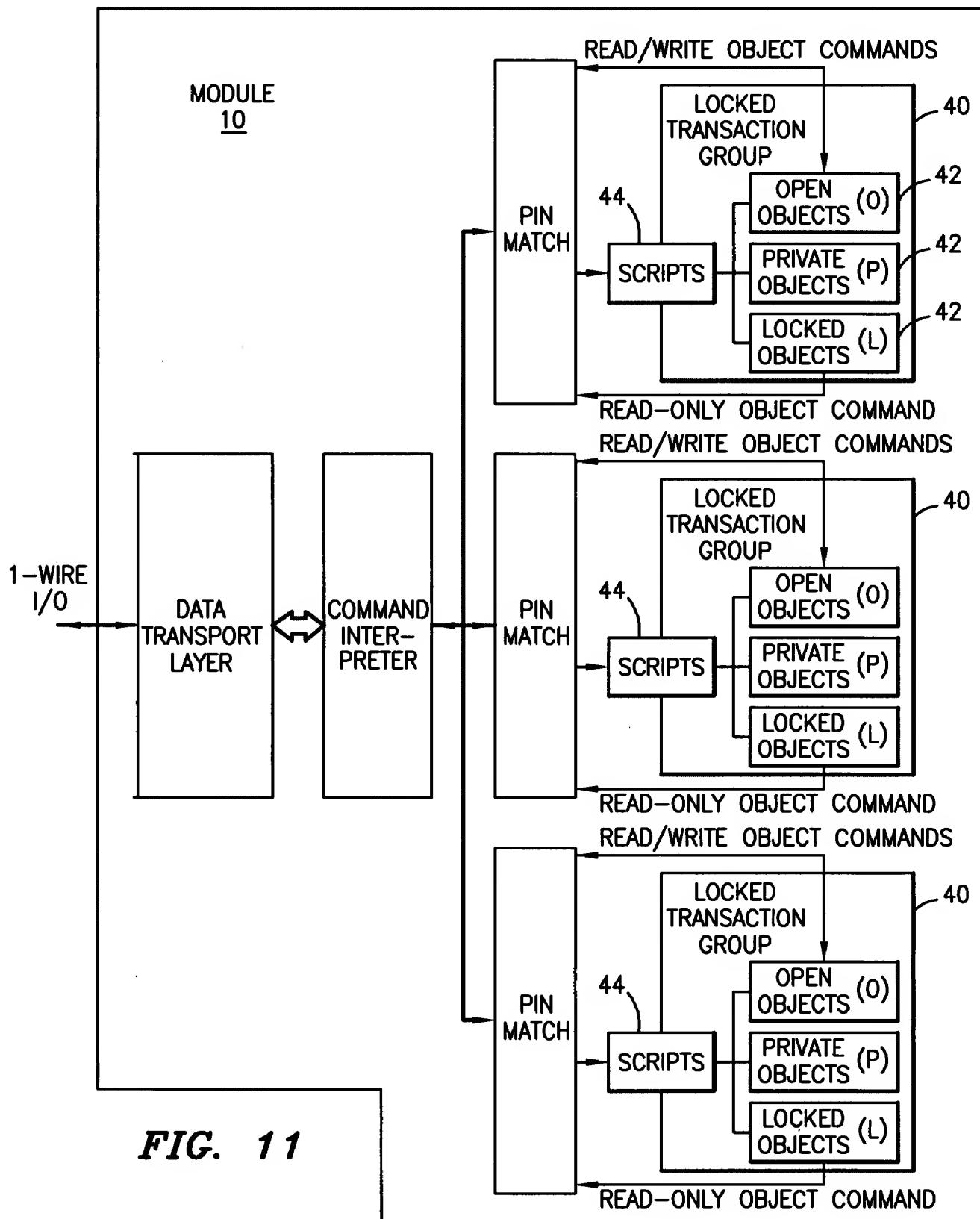


FIG. 10



APPROVED BY DRAFTSMAN	O.G. FIG. CLASS	SUBCLASS
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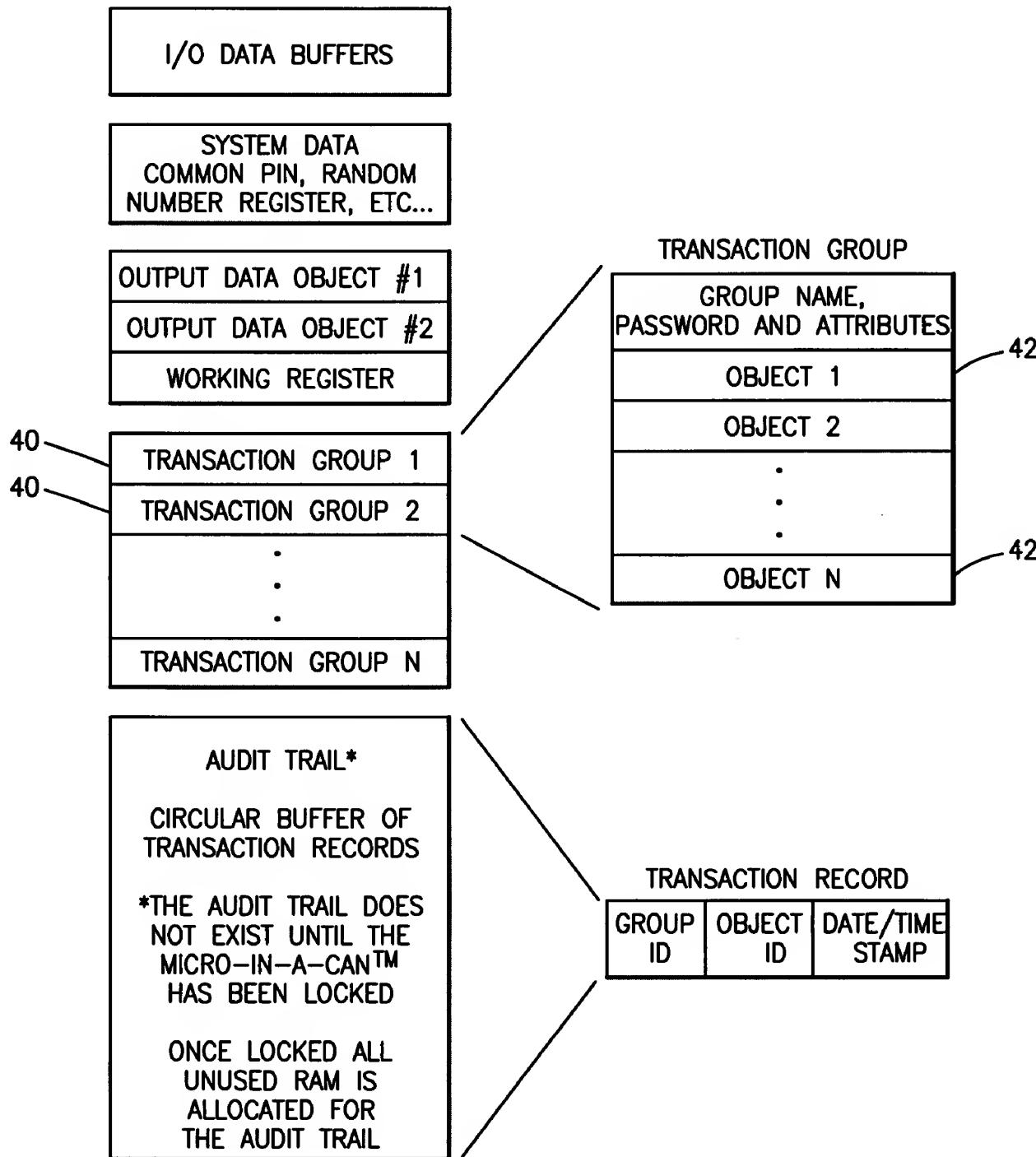


FIG. 12